

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: KRISTIN RENEE RUHLMAN	§	Case No. 1:22-bk-00208
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/03/2022.
- 2) The plan was confirmed on 06/28/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/23/2023.
- 5) The case was completed on 01/23/2025.
- 6) Number of months from filing or conversion to last payment: 35.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,445.00.
- 10) Amount of unsecured claims discharged without full payment: \$23,772.88.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 15,344.08	
Less amount refunded to debtor(s)	\$ 581.68	
NET RECEIPTS		\$ 14,762.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 8,900.96	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 985.47	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 9,886.43
Attorney fees paid and disclosed by debtor(s):	\$ 1,850.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BRENT DIEFENDERFER ESQUIRE	Lgl	0.00	6,394.89	10,750.96	8,900.96	0.00
WEST MANCHESTER TOWNSHIP	Sec	3,692.40	3,692.40	4,707.00	4,707.00	0.00
KOHL'S C/O PERITUS PORTFOLIO	Uns	919.00	919.67	919.67	5.39	0.00
CAPITAL ONE BANK	Uns	3,084.00	3,084.73	3,084.73	18.04	0.00
MIDFIRST BANK	Sec	174,589.23	143,930.09	0.00	0.00	0.00
WELLSPAN HEALTH	Uns	0.00	4,377.00	4,377.00	25.60	0.00
AMERICAN EXPRESS NATIONAL	Sec	19,631.00	19,631.17	0.00	0.00	0.00
YORK ADAMS TAX BUREAU	Pri	0.00	49.45	49.45	49.45	0.00
UHG I LLC	Uns	12,050.40	12,050.40	12,050.40	70.49	0.00
TRUIST BANK	Sec	21,553.44	23,348.12	0.00	0.00	0.00
CAPITAL ONE	Uns	7,839.00	NA	NA	0.00	0.00
BRENT DIEFENDERFER ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 4,707.00	\$ 4,707.00	\$ 0.00
TOTAL SECURED:	\$ 4,707.00	\$ 4,707.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 49.45	\$ 49.45	\$ 0.00
TOTAL PRIORITY:	\$ 49.45	\$ 49.45	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 20,431.80	\$ 119.52	\$ 0.00

Disbursements:

Expenses of Administration	\$ 9,886.43	
Disbursements to Creditors	\$ 4,875.97	
TOTAL DISBURSEMENTS:		\$ 14,762.40

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/09/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)